



Your path to better health 2023 Aetna health plan options

Video transcript

Welcome. Your Aetna® benefits plan options include comprehensive health benefits to help you on your path to better health. The State of Delaware contracts with Aetna to provide two health plans: the HMO Plan and the CDH Gold Plan, which is a consumer-directed health plan.

These plans include the strength of the Aetna national provider network, and they give you lots of tools and services to help you get and stay healthy. At the heart of the Aetna plans is exceptional member service. This includes an Aetna One® Advisor team, which is a single point of contact for State of Delaware members to address their needs and help them meet their health goals. It's no surprise that your State of Delaware colleagues have given us a customer satisfaction rating of 96%. Pretty impressive.

When you join an Aetna plan, you'll have access to lots of local providers, as well as to the broad nationwide network we mentioned earlier. Your coverage goes where you do, whether you're at home, traveling for work or on vacation. And when your kids are away at college, they can see network providers, too. Finding a provider is easy with an online provider search tool built just for State of Delaware members. And that's just one of the many online features you'll have access to.

For example, our secure member website lets you track claims, print an ID card and even check the cost of medical services in advance. You'll also find a wealth of information to help you get and stay healthy. And when you're on the go, the Aetna HealthSM app lets you manage your health plan from the palm of your hand. Have a health question? You can even talk with a nurse 24 hours a day, 7 days a week. That's the kind of support that gives you real peace of mind.

No matter which Aetna plan you choose, preventive care is covered at 100% when you use an in-network provider. We want to make it easy for you to get services like routine shots, wellness exams and screenings, such as mammograms. We also recognize that maintaining good mental health is critical to your overall well-being. So Aetna plans provide a range of behavioral health services, including telehealth visits whenever or wherever you need care.

You can also access wellness programs at no extra cost to you. For diabetes prevention, you have the YMCA program for in-person or virtual support or the Solera program for online or in-person support. And with the Aetna Enhanced Maternity Program™, you can get support from the time you start planning a family through your pregnancy and well after your baby is born.

Both Aetna plans also offer discounts on many health-related items, like vision exams and glasses, hearing aids and exams, even gym memberships and massage therapy. While all of the benefits we've talked about are available no matter which Aetna plan you choose, there are some differences between the plans. Let's take a closer look.

With the Aetna HMO Plan, you'll choose a primary care provider or PCP. Your PCP will work with you one-on-one to understand your needs and coordinate your care. There's nothing better than personalized care.

If you need to see a specialist, your PCP will coordinate the referral process. That's one less thing for you to worry about. You can check the online provider search tool to be sure your PCP is part of the network. And if you don't have a primary care provider, you can do a simple online search to find one or call your Aetna One Advisor team. They're always happy to help.

Just remember: The Aetna HMO Plan only covers care received within the network. So you'll want to be sure to use providers who are part of our broad provider network.

When you need help with a simple health issue, such as the sniffles or a rash, you have another care option. You can talk to a doctor anytime, anywhere using the Teladoc Health service. This convenient, affordable care option allows you to have a phone chat or a video visit with a U.S. board-certified doctor or pediatrician 24 hours a day, 7 days a week, 365 days a year at no extra cost to you.

Now let's look at the other Aetna plan option – the CDH Gold Plan. This plan offers coverage for care both in and out of the network, so you can see any doctor you'd like. And the CDH Gold Plan comes with a health reimbursement account or HRA. Each year, the State puts funds into your HRA. You can use those funds to help pay for eligible out-of-pocket health care expenses, such as your deductible.

What happens when you don't use all the funds in your account? Don't worry. Whatever amount you don't use rolls over to the next year, as long as you're enrolled in the plan. CDH Gold members also have access to Teladoc Health for virtual visits 24 hours a day, 7 days a week, 365 days a year for general medicine, dermatology and behavioral health services. It's a convenient way to get care from anywhere, at no extra cost to you.

Ready to get on the path to better health? Visit the State of Delaware Benefits Office website, select your group, then select Aetna to learn more. Or just call us at 877-542-3862. We're here to help.

Coverage is offered by your employer, and administrative services are provided by Aetna Life Insurance Company (Aetna).

Providers are independent contractors and are not agents of Aetna®. Provider participation may change without notice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. Refer to **Aetna.com** for more information about Aetna plans.

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and

providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts.

Discount vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services. Hearing products and services are provided by Hearing Care Solutions and Amplifon Hearing Health Care. Vision care providers are contracted through EyeMed Vision Care. LASIK surgery discounts are offered by the U.S. Laser Network and QualSight.

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